



Terms and Conditions for the Mettle Prize Draw

V1.1 - August 2025

Mettle £10,000 Monthly Prize Draw Terms and Conditions

Please Note: These Terms and Conditions are a draft and are subject to final approval by Mettle's Legal, Conduct, and Risk teams. They are provided for informational purposes only and do not constitute a legally binding agreement until officially approved and published by Mettle.

1. Definitions

1.1. Any references to “**We**”, “**Us**”, and “**Our**” in these terms and conditions mean National Westminster Bank plc, trading as Mettle.

1.2. Any references to “**You**” and “**Your**” mean any account holder with a Mettle NatWest bank account. Where you’ve authorised anyone else to operate the account, “**You**” or “**Your**” refers to anyone, both, or all of you depending on the context.

2. The Prize Draw

2.1. The Mettle £10,000 Monthly Prize Draw (the “**Prize Draw**”) is promoted by Mettle.

2.2. The Prize Draw will run for **three consecutive months**, with prizes awarded for each of the calendar months of **October 2025, November 2025, and December 2025**.

Customers are encouraged to opt-in from September 2025 to ensure eligibility for the first draw. * The Prize Draw period (“Period”) for each of the relevant months are:

October: 00:00(GMT) 1st October 2025 to 23:59(GMT) 31st October 2025 * **November:** 00:00(GMT) 1st November 2025 to 23:59(GMT) 30th November 2025 * **December:** 00:00(GMT) 1st December 2025 to 23:59(GMT) 31st December 2025.

2.3. The Prize Draw will run until **December 31st 2025**.

2.4. No purchases are necessary to enter the Prize Draw.

3. Eligibility and Entry

3.1. The Prize Draw is open to **existing or new Mettle customers aged 18 or over who hold a Mettle NatWest account.**

3.2. The Prize Draw is not open to: a. Employees of Mettle or NatWest Boxed, their families, or anyone associated with this draw. b. US nationals, US persons, or non-UK tax residents. c. Customers in the process of closing their Mettle e-money account (whether closure was initiated by them or us). d. Anyone found to be in breach of any Mettle terms and conditions or policies.

3.3. To be eligible for entry into a monthly Prize Draw, you must meet the following criteria:

a. **Have opted in** via the Mettle mobile banking app and agreed to these terms and conditions. You must do this **before 23:59:59 (GMT)** on the final day of the Period for the Prize Draw in which you wish to participate.

b. Have a combined end-of-day **cleared balance**, across all of your accounts (Current account, Pot(s), and Interest Pot) for each eligible Mettle business of at least £10,000 for every day of the relevant Period.

c. Ensure that if your combined **cleared balance** falls below £10,000 on any given day of the relevant Period, you top it up to £10,000 or more before midnight (23:59:59 GMT) on that same day to remain eligible for that month's draw.

For the purposes of this clause 3.3, cleared balances will be reviewed and assessed at the time of selection of the Prize Draw winner, in order to allow for any delays in payment settlement.

3.4. **Mid-Month Opt-in:** a. If you opt in to the Prize Draw part-way through a month (e.g. on day 5 of the relevant Period) but have met the minimum £10,000 balance criteria outlined in clause 3.3 for **all prior days of that month** (e.g. days 1-4 of the relevant Period), you will be eligible for that month's draw. b. If you opt in to the Prize Draw part-way through a month (e.g. on day 5 of the relevant Period) and **did not meet** the minimum £10,000 balance criteria for **any prior day of that month** (e.g. any of days 1-4 of the relevant Period), you will not be eligible for that specific month's draw but may qualify for subsequent Periods if you meet the criteria. C. If you onboard as a new

customer and opt in to the Prize Draw part-way through the month (e.g. on day 5 of the relevant Period) then you **did not meet** the minimum £10,000 balance criteria for **any prior day of that month** (e.g. days 1-4 of the relevant Period), and you will therefore **not** be eligible for that specific month's draw but may qualify for subsequent Periods if you meet the criteria.

3.5. **Continuous Entry:** Customers who opt in to the Prize Draw will be automatically opted in to the draw for any subsequent Periods.

3.6. Customers can **opt out** of the Prize Draw at any time using the latest version of the Mettle mobile banking app.

3.7. **Multiple Business Accounts:** Entry into the Prize Draw is on a '**per business**' basis. If you have multiple businesses that meet the Prize Draw eligibility criteria, you must opt in each business separately to the Prize Draw. Each opted-in business that meets all eligibility criteria will receive a separate entry for that month's draw.

4. Award and Payment

4.1. There will be one **(1) prize of £10,000 (Ten Thousand Great British Pounds)** ("**Reward**") awarded for each of the three Periods (October, November, December). Each Reward is **inclusive of VAT, where applicable**.

4.2. One winner ("**Winner**") will be selected at random from the pool of eligible entrants for each Period. The Winner will be selected **10 calendar days after the end of each Period**.

4.3. We will pay the Reward to the Winner's **main Mettle bank account**. We are unable to pay the Reward into any bank account other than your Mettle bank account.

4.4. We will endeavour to pay the Reward to the Winner within **30 days** after the Winner has been selected.

4.5. The Reward is non-transferable and **no alternative rewards will be offered**. The Reward **cannot be combined with any other promotional offer**. You cannot transfer your Reward to any third party.

4.6. The selection of each Winner is a **final decision**, and no correspondence will be entered into regarding the outcome. Any changes to your end-of-day cleared balances that occur after selection of the Winner of a Prize Draw in which you are participating will not impact your eligibility for that Prize Draw.

4.7. We reserve the right to **withhold, or require repayment of, any Reward** where: a. We have reasonable grounds to believe that there has been a **breach of these terms and conditions**; b. You are in **breach of the terms and conditions applicable to your Mettle NatWest bank account**; c. We have reasonable grounds to believe that the Reward is being **abused or used illegally**; d. We have reasonable grounds to believe that the Reward is being used in a manner which may cause **reputational damage** to us; or e. For any other reason we **reasonably consider relevant**.

5. Tax Liability

5.1. You are **responsible for any tax payable** on any Reward you receive from us.

5.2. Mettle is **not able to provide tax advice**. If you have questions about your tax status, please seek independent advice.

6. General

6.1. **Mettle reserves the right to publish or make available** such information as is necessary to demonstrate that a valid draw took place including, if appropriate, the unique user IDs and end of day cleared balances of eligible customers and the Winner.

6.2. At our sole discretion, we reserve the right to **amend, suspend, withdraw, or otherwise vary** the Prize Draw, these terms and conditions, or the value of the Reward at any time, and/or terminate our relationship with you in relation to the Prize Draw, for any reason without notice.

7. How we use your information.

7.1 The organisation responsible for processing your personal and financial information is NatWest Bank PLC, trading as Mettle.

7.2 We will not collect or store any new personal data as part of the Prize Draw, nor will we share your personal data with any third parties in relation to the Prize Draw.

7.3 Details on your rights to access, rectification, and erasure of your personal data; to restrict or to object to processing, and to make a complaint can be found in our full [privacy policy](#).